

COMBINED DECLARATION AND POWER OF ATTORNEY

(Original, Design, National Stage of PCT, Divisional, Continuation or C-I-P Application)

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEMS AND METHODS FOR CONDUCTING SECURE PAYMENT TRANSACTIONS USING A FORMATTED DATA STRUCTURE

This declaration is of the following type:

- original
- design
- national stage of
- divisional
- continuation
- continuation-in-part (C-I-P)

the specification of which: (*complete (a), (b), or (c)*)

- (a) is attached hereto.
- (b) was filed as United States Patent Application Serial No. 10/560,177 on December 9, 2005.
- (c) was described and claimed in PCT International Application No. filed on and was amended on *(if applicable)*.

Acknowledgement of Review of Papers and Duty of Candor

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56.

[] In compliance with this duty there is attached an information disclosure statement. 37 CFR 1.98.

Priority Claim

I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) of any foreign application(s) for patent or inventor's certificate or of any PCT International Application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT International Application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application on which priority is claimed

(complete (d) or (e))

- (d) no such applications have been filed.
- (e) such applications have been filed as follows:

PRIOR FOREIGN/PCT APPLICATION(S) FILED WITHIN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION			
COUNTRY	APPLICATION NO.	DATE OF FILING (day, month, year)	DATE OF ISSUE (day, month, year)
			<input type="checkbox"/> YES NO <input type="checkbox"/>
			<input type="checkbox"/> YES NO <input type="checkbox"/>
ALL FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO SAID APPLICATION			
			<input type="checkbox"/> YES NO <input type="checkbox"/>
			<input type="checkbox"/> YES NO <input type="checkbox"/>

Claim for Benefit of Prior U.S. Provisional Application(s)

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

Provisional Application Number	Filing Date
60/477,187	06/10/2003

Claim for Benefit of Earlier U.S./PCT Application(s) under 35 U.S.C. 120

(complete this part only if this is a divisional, continuation or C-I-P application)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior application(s) in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose information as defined in Title 37, Code of Federal Regulations, § 1.56 which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PCT/US04/018658 06/10/2004 Published
(Application Serial No.) (Filing Date) (Status) (patented, pending, abandoned)

(Application Serial No.) (Filing Date) (Status) (patented, pending, abandoned)

Power of Attorney

As a named inventor, I hereby appoint the practitioners at Customer Number 21003 of the firm of BAKER BOTTS L.L.P., with offices at 30 Rockefeller Plaza, New York, New York 10112, as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: BAKER BOTTS L.L.P. 30 ROCKEFELLER PLAZA, NEW YORK, N.Y. 10112 CUSTOMER NUMBER: 21003	DIRECT TELEPHONE CALLS TO: BAKER BOTTS L.L.P. (212) 408-2500
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF FIRST INVENTOR	LAST NAME Kranzley	FIRST NAME Arthur	MIDDLE NAME D.	
RESIDENCE & CITIZENSHIP	CITY Pound Ridge	STATE or FOREIGN COUNTRY United States	COUNTRY OF CITIZENSHIP United States	
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DATE <i>1/21/06</i>	SIGNATURE OF FIRST INVENTOR <i>C. Kranzley</i>			
FULL NAME OF SECOND JOINT INVENTOR, IF ANY	LAST NAME Orfei	FIRST NAME Stephen	MIDDLE NAME W.	
RESIDENCE & CITIZENSHIP	CITY Katonah	STATE or FOREIGN COUNTRY New York	COUNTRY OF CITIZENSHIP United States	
POST OFFICE ADDRESS	POST OFFICE ADDRESS 12 Manor Lane	CITY Katonah	STATE or COUNTRY New York	ZIP CODE 10536
DATE	SIGNATURE OF SECOND INVENTOR			
FULL NAME OF THIRD JOINT INVENTOR, IF ANY	LAST NAME Rutherford	FIRST NAME Bruce	MIDDLE NAME J.	
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POST OFFICE ADDRESS	POST OFFICE ADDRESS 20 Glendale Road	CITY Stamford	STATE or COUNTRY Connecticut	ZIP CODE 06906
DATE	SIGNATURE OF THIRD INVENTOR			
FULL NAME OF FOURTH JOINT INVENTOR, IF ANY	LAST NAME Wiseman	FIRST NAME Mark	MIDDLE NAME	
RESIDENCE & CITIZENSHIP	CITY Chesterfield	STATE or FOREIGN COUNTRY Missouri	COUNTRY OF CITIZENSHIP United States	
POST OFFICE ADDRESS	POST OFFICE ADDRESS 1801 York Ridge Court	CITY Chesterfield	STATE or COUNTRY Missouri	ZIP CODE 63017
DATE	SIGNATURE OF FOURTH INVENTOR			

Check proper box(es) for any added page(s) forming a part of this declaration

- Signature for fifth and subsequent joint inventors. Number of pages added _____.
- Signature by administrator(trix), executor(trix) or legal representative for deceased or incapacitated inventor.
Number of pages added _____.
- Signature for inventor who refuses to sign, or cannot be reached, by person authorized under 37 CFR 1.47.
Number of pages added _____.

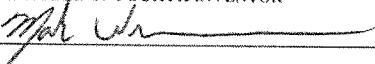
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FULL NAME OF FIRST INVENTOR	LAST NAME Kranzley	FIRST NAME Arthur	MIDDLE NAME D.	
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DATE	SIGNATURE OF FIRST INVENTOR			
FULL NAME OF SECOND JOINT INVENTOR, IF ANY	LAST NAME Orfei	FIRST NAME Stephen	MIDDLE NAME W.	
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POST OFFICE ADDRESS	POST OFFICE ADDRESS 12 Manor Lane	CITY Katonah	STATE or COUNTRY New York	ZIP CODE 10536
DATE	SIGNATURE OF SECOND INVENTOR			
FULL NAME OF THIRD JOINT INVENTOR, IF ANY	LAST NAME Rutherford	FIRST NAME Bruce	MIDDLE NAME J.	
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RESIDENCE & CITIZENSHIP	CITY Chesterfield	STATE or FOREIGN COUNTRY Missouri	COUNTRY OF CITIZENSHIP United States	
POST OFFICE ADDRESS	POST OFFICE ADDRESS 1801 York Ridge Court	CITY Chesterfield	STATE or COUNTRY Missouri	ZIP CODE 63017
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FULL NAME OF THIRD JOINT INVENTOR, IF ANY	LAST NAME Rutherford	FIRST NAME Bruce	MIDDLE NAME J.	
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DATE 1/25/06	SIGNATURE OF FOURTH INVENTOR 			

Check proper box(es) for any added page(s) forming a part of this declaration

- Signature for fifth and subsequent joint inventors. Number of pages added _____.
- Signature by administrator(trix), executor(trix) or legal representative for deceased or incapacitated inventor. Number of pages added _____.
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